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**Legislative Testimony**  
**Insurance Committee**  
**SB393 AAC Standards in Health Care Provider Contracts**  
**Tuesday, March 9, 2010**  
**John Mooney, D.M.D.**

Senator Crisco, Representative Fontana and members of the Insurance Committee. My name is John Mooney and I have been practicing dentistry in Putnam for twenty years. I thank you for this opportunity to provide written testimony in favor of SB393.

The primary issue I have with the mandating of fees for non-covered services involves the issue of fairness. I find it almost un-American that insurance Companies are using their vast market powers to dictate fees that aren't covered. Because of anti-trust provisions our profession has to rely on government to police the market. While the Insurance Companies will pontificate that they are saving their subscribers money what will happen is cost shifting to patients because of the high overhead associated with operating a dental practice. These types of practices are done to benefit an insurance Company's bottom line, not to help the subscriber.

The U.S. House of Representatives has recently repealed the McCarron Ferguson Act because of the unfair business advantages that the Act affords to Insurance Companies. I urge you to follow their example and pass SB393.

Respectfully submitted,

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